

Important information for 2016 Open Enrollment:

- The 2016 open enrollment period for all active employees and retirees starts **October 12, 2015 and will end at midnight October 23, 2015.**
- There are no premium increases for medical coverage in plan year 2016.
- The Nicotine surcharge will remain in effect at \$120 per month. To avoid the nicotine surcharge, you must have a **Nicotine Usage Statement** on file.
- Spouses of active employees are eligible for City of Memphis coverage if they do not have access to health insurance coverage through another employer. You must submit a **Spousal Verification Form** to enroll or retain your spouse's coverage. **If you are currently paying a spousal surcharge, your spouse will be dropped effective 1/1/2016 unless documentation is provided from your spouse's employer or former employer that insurance coverage is no longer available to your spouse.**
- If the City of Memphis does not have appropriate verification documentation for nicotine or spousal coverage, you will incur the Nicotine Surcharge and your covered spouse may be terminated from the Plan.
- Effective January 1, 2016, the dental provider for the City of Memphis will be Cigna Healthcare. Please visit Cigna's website, as listed in the vendor contact section of this guide, for a listing of network dental providers, the **Patient Charge Schedule (PCS)** and complete plan details. **If you are currently enrolled in a dental plan and do not make changes during the Open Enrollment period you will be enrolled into a similar dental plan design. If you are currently enrolled in the Premier or Basic Dental Plans you will be enrolled in the new Premier- DPPO Dental Plan. If you are currently enrolled in the Primary Dental Plan you will be enrolled in the new Basic-DHMO Dental Plan.**
- You **cannot roll over** your current elections for Flexible Spending Accounts (FSAs). You must re-enroll each year in order to continue either of these plans.
- Please update your beneficiary form. **Beneficiary forms not submitted in person must be notarized!** It is important that you ensure you have all the appropriate Beneficiary Forms completed to ensure prompt payment of any proceeds.
- You can enroll in **one** of five ways:
 - Enroll online at <http://openenrollment.memphistn.gov>
 - Visit the Health, Wellness and Benefits Office at 2714 Union Ext., 5th Floor, Suite 100, Memphis, TN 38112
 - E-mail completed forms to benefitsmemphis@memphistn.gov
 - Mail your completed enrollment forms along with required documentation to the Health, Wellness and Benefits Office. **Any enrollment forms submitted by mail must be postmarked no later than October 23, 2015**
 - Fax to the Health, Wellness and Benefits Office at **901-636-8486**.
- Due to ACA reporting, the City of Memphis is required to have an accurate social security number on the health insurance file for each covered member. Please assure we have you and your covered members correct social security number.
- Summaries of Benefits and Coverage (SBCs), as required by the Patient Protection Affordable Care Act (PPACA) are either available online (<http://openenrollment.memphistn.gov>) or you can request a hardcopy by calling the Health, Wellness and Benefits Office at (901) 636-6800.